Flexible Spending Account (FSA)
Health Care Card Questions & Answers

WageWorks© is the new administrator for the 2012 FSA plan year, effective January 1, 2012 (previously administered by ADP).

1. **What is the WageWorks© Health Care Card?**
    Once enrolled in a Health Care Spending Account for 2012, your funds will be available to use effective January 1st (or in the case of a mid-year enrollment, your funds will be available for first day of your coverage). The WageWorks© Health Care Card can be used to pay for eligible health products and services, as governed by IRS regulations, at providers that accept Visa®. This allows you the convenience of not having to wait for reimbursement from WageWorks©. Your Card can be used at your doctor, dentist, ophthalmologist, optometrist, pharmacies, or other healthcare provider offices for co-pays, deductibles, and any qualified expenses not covered by insurance. For a complete list of eligible expenses refer to WageWorks© website, Eligible Expenses. Please note that the Health Care Card cannot be used for Dependent Care expenses.

    For tips and more information on using the Card, go to www.wageworks.com/card.

2. **Will I receive a new card, even though I have a card from last year?**
    Yes, everyone who participates in Health Care Flexible Spending for 2012 will receive a new Card from WageWorks©.

    Note: the WageWorks© Health Care Card will not expire for three years, so you will need to retain the Card.

3. **Will I be charged a fee to obtain and use the WageWorks© Health Care Card?**
    No, you will not be charged a fee to activate or use the Card.

4. **How do I report a lost card or request additional cards?**
    You may report a lost or stolen Card or request additional Cards for your spouse or qualifying individuals (over age 18), by calling the WageWorks© Solution Center at (877) 924-3967, 8 a.m. - 8 p.m. EST Monday - Friday or through the WageWorks© website (www.wageworks.com). Once logged in to your account, select the "Health Care" tab located at the top of the page and then "Request Additional Card" to complete the online request.

    Note: there is no charge to you for the additional Card(s).

5. **What if I do not want to use the WageWorks© Health Care Card?**
    You do not have to use the Card to seek reimbursement. You may submit claims for eligible expenses by logging in to your account at www.wageworks.com and selecting the "Health Care" tab located at the top of the page. You'll then have the option of selecting "Enter Online Pay Me Back Claim" or "Request Pay My Provider". You also have the option to mail or fax a claim form to WageWorks©.

6. **Do I need to submit anything else with a claim form?**
    Along with a claim form, you must submit a provider-supplied itemized bill, receipt or Explanation of Benefits (EOB) showing the following:

    - patient name
    - provider name
    - type of service
    - date(s) services were provided
    - amount you were charged or your cost after insurance settlement

    Account statements must include the above detail for each expense if they are to be used in lieu of a receipt.

    Note: for over-the-counter (OTC) drug prescriptions, the receipt must also include the prescription number. If not included, a copy of the prescription must accompany the receipt.

7. **How will I know if documentation is needed?**
   WageWorks© will notify you of any Card transactions that require attention via e-mail, mail or when you log onto your account.

8. **How can I view important information, such as, if I need documentation for a claim, if my claim has been processed, to check my account balance, etc.?**
   Registering on the WageWorks© website will allow you to view all this information and keep you informed about your account status.

9. **Do I need to save documentation for my FSA expenses?**
   Per IRS regulations, you must save your itemized documentation for tax purposes.

10. **What happens if I do not send my itemized documentation to WageWorks©?**
    Your WageWorks© Health Care Card will be suspended if you do not submit documentation to them within 90 days of the original transaction date. WageWorks© will recoup the unsubstantiated amounts through your next Pay Me Back claim submission. If this amount remains unsubstantiated throughout the plan year and corresponding grace period and is not recouped by WageWorks©, you will be required to repay the amount as defined by Michigan Civil Service Commission Regulation 5.19.

    If your Card is suspended, it will be reactivated within 24 - 48 hours after receipt or repayment has been processed for all unverified Card transactions.

11. **What happens if I am a seasonal, departed, retired or laid off employee?**
    Seasonal employees – enrolled in a Health Care Spending Account that are laid off will have their account suspended and Cards inactivated until returning to work. If returning to work in a different plan year, contact the Employee Benefits Division at (800) 505-5011 or (517) 373-7977.

    Departures, Retirees & Layoffs – Health Care Accounts will end and Cards will be inactivated the last day of the pay period worked. Individuals wishing to continue their Account for the remainder of the plan year should contact the Employee Benefits Division at (800) 505-5011 or (517) 373-7977.

    Note: if you have paid your entire annual goal prior to leaving State service, WageWorks© will be notified and will extend your account throughout the end of the plan year and corresponding grace period.

12. **Can I use my ADP Health Care Debit Card after December 31, 2011 if I have money left in my 2011 account?**
    No. Your ADP Health Care Debit Card will be turned off after December 31, 2011. However, if you have money remaining in your 2011 account you can incur eligible expenses through March 15, 2012. You will need to pay for the eligible expenses and submit itemized documentation to ADP no later than April 15, 2012. Claims received by ADP after this date will not be reimbursed.

Additional Questions & Answers regarding the WageWorks© Health Care Card can be found at: https://www.wageworks.com/employee/learning-center/CardUseVerification.html.